(Company No: 20657-W) (Incorporated in Malaysia)

Unaudited Consolidated Statement of Financial Position As at 31 December 2024

		Current Financial	Previous Financial
		2nd Quarter	Year Ended
		31.12.2024	30.6.2024
	Note	<u>RM '000</u>	RM '000
ASSETS			
Cash and short term funds	7	1,093,218	2,032,662
Statutory deposits with Bank Negara Malaysia		141,000	87,000
Financial assets at fair value through profit or loss	8	994,435	495,742
Financial assets at fair value through other			
comprehensive income	9	4,544,050	4,038,402
Financial assets at amortised cost	10	1,429,826	1,430,902
Loans, advances and financing	11	17,187	25,080
Derivative assets		2,127	1
Receivables, deposits and prepayments	12	43,119	41,013
Tax recoverable		13,607	9,033
Investment properties		110,231	110,231
Intangible asset	13	59,731	59,655
Property, plant and equipment		18,784	20,245
Right-of-use asset		17,275	19,884
TOTAL ASSETS		8,484,590	8,369,850
LIABILITIES			
Deposit from customers	14	5,127,544	5,816,342
Deposits and placements of banks and			
other financial institutions	15	1,936,198	1,085,903
Other liabilities	16	35,875	74,549
Provision for zakat		388	863
Deferred tax liabilities		3,046	688
Lease liabilities		16,428	18,503
Total liabilities		7,119,479	6,996,848
EQUITY			
Share capital		80,000	80,000
Reserves		1,261,237	1,271,990
Total equity attributable to owner of the parent		1,341,237	1,351,990
Non-controlling interests		23,874	21,012
Total equity		1,365,111	1,373,002
TOTAL EQUITY AND LIABILITIES		8,484,590	8,369,850
Commitments and contingencies	22	201,535	76,555

(Company No: 20657-W) (Incorporated in Malaysia)

Unaudited Statement of Financial Position As at 31 December 2024

	Note	Current Financial 2nd Quarter 31.12.2024 <u>RM '000</u>	Previous Financial Year Ended 30.6.2024 <u>RM '000</u>
ASSETS			
Cash and short term funds	7	1,074,642	1,986,646
Statutory deposits with Bank Negara Malaysia		141,000	87,000
Financial assets at fair value through profit or loss	8	905,683	403,011
Financial assets at fair value through other			
comprehensive income	9	4,544,050	4,038,402
Financial assets at amortised cost	10	1,429,826	1,430,902
Loans, advances and financing	11	17,187	25,080
Derivative assets		2,127	1
Receivables, deposits and prepayments	12	7,134	12,552
Amount due from subsidiary companies		77,613	45,921
Tax recoverable		12,798	7,675
Investment in subsidiaries		389,447	189,447
Investment in associates		306	306
Intangible asset	13	52,500	52,500
Property, plant and equipment		15,556	17,086
Right-of-use asset		14,894	16,832
TOTAL ASSETS		8,684,763	8,313,361
LIABILITIES			
Deposit from customers	14	5,372,080	5,854,543
Deposits and placements of banks and			
other financial institutions	15	1,936,198	1,085,903
Other liabilities	16	12,345	10,540
Provision for zakat		388	863
Deferred tax liabilities		3,799	1,441
Lease liabilities		14,104	15,797
Total liabilities		7,338,914	6,969,087
EQUITY			
Share capital		80,000	80,000
Reserves		1,265,849	1,264,274
Total equity		1,345,849	1,344,274
TOTAL EQUITY AND LIABILITIES		8,684,763	8,313,361
Commitments and contingencies	22	201,535	76,555
33goriolog		201,000	70,000

(Company No: 20657-W) (Incorporated in Malaysia)

Unaudited Consolidated Statement of Comprehensive Income For the second quarter ended 31 December 2024

	Note	Individua Current Financial 2nd Quarter 31.12.2024 RM '000	Previous Financial 2nd Quarter 31.12.2023 RM '000	Cumulativ Current Financial Year-to-date 31.12.2024 RM '000	e Quarter Previous Financial Year-to-date 31.12.2023 RM '000	Previous Financial Year-to-date 30.6.2024 RM '000
Continuing operations						
Interest income	17	70,228	71,128	130,753	143,430	273,176
Interest expense	18	(55,154)	(57,117)	(101,573)	(104,130)	(204,220)
	•	15,074	14,011	29,180	39,300	68,956
Other operating income	19	8,320	53,973	47,866	48,384	113,888
la como frama la la maia	-	23,394	67,984	77,046	87,684	182,844
Income from Islamic banking operations	24	7,015	8,485	13,443	18,268	35,021
	•	30,409	76,469	90,489	105,952	217,865
Other operating expenses	20	(45,057)	(32,978)	(81,022)	(58,062)	(125,125)
Profit from operations	-	(14,648)	43,491	9,467	47,890	92,740
Allowance for credit impairment loss Net increase/(decrease) in net as of associate	sset	31	(617) 478	4,005	(3,539)	(3,838) 255
Profit before taxation and zakat	•	(14,617)	43,352	13,472	44,351	89,157
Taxation		2,785	(7,521)	(5,618)	(10,512)	(26,175)
Zakat		(181)	(212)	(388)	(429)	(863)
Profit for the financial year from continuing operations	-	(12,013)	35,619	7,466	33,410	62,119
Discontinuing operations						
(Loss)/Gain for the financial year discontinuing operations	from 21	-	1,518		163	86,326
Profit for the financial year		(12,013)	37,137	7,466	33,573	148,445

(Company No: 20657-W) (Incorporated in Malaysia)

Unaudited Consolidated Statement of Comprehensive Income (Continued) For the second quarter ended 31 December 2024

Current

Individual Quarter

Previous

Cumulative Quarter

Previous

Previous

Current

	Financial 2nd Quarter 31.12.2023 RM '000	Financial 2nd Quarter 30.11.2022 RM '000	Financial Year-to-date 31.12.2023 RM '000	Financial Year-to-date 30.11.2022 RM '000	Financial Year-to-date 30.6.2023 RM '000
Other comprehensive income:					
Continuing operations					
Item that will be reclassified to profit or loss Fair value through other comprehensive income reserve					
Net unrealised fair value gain/(loss)Expected credit lossIncome tax relating to net fair	(18,591) 1,404	81,805 423	7,954 (1,303)	39,299 2,505	(895) 2,558
value changes Currency translation reserve Tax impact arising from disposal	4,462 - -	(19,633) - -	(1,909) - -	(9,432) - -	215 1,081 1,290
Other comprehensive income for the financial year, net of tax	(12,725)	62,595	4,742	32,372	4,249
Total comprehensive income for the financial year	(24,738)	99,732	12,208	65,945	152,694
Net profit for the financial year attributable to: - Owner of the parent - from continuing operations - from discontinuing operations	(13,019) -	35,112 1,518	4,604 -	33,235 163	60,846 86,326
Non-controlling interestsfrom continuing operations	1,006	507	2,862	175	1,273
	(12,013)	37,137	7,466	33,573	148,445
Total comprehensive income for the financial year attributable to: - Owner of the parent	(05.744)	07.707	0.040	05.007	05.005
from continuing operationsfrom discontinuing operations	(25,744)	97,707 1,518	9,346 -	65,607 163	65,095 86,326
Non-controlling interestsfrom continuing operations	1,006	507	2,862	175	1,273
	(24,738)	99,732	12,208	65,945	152,694

(Company No: 20657-W) (Incorporated in Malaysia)

Unaudited Statement of Comprehensive Income For the second quarter ended 31 December 2024

		Individual	Quarter	Cumulativ	e Quarter	
		Current	Previous	Current	Previous	Previous
		Financial	Financial	Financial	Financial	Financial
	Nista	2nd Quarter	2nd Quarter	Year-to-date	Year-to-date	Year-to-date
	Note	31.12.2024 RM '000	31.12.2023 RM '000	31.12.2024	31.12.2023 RM '000	30.6.2024
		KIVI 000	KIVI 000	<u>RM '000</u>	KIVI 000	<u>RM '000</u>
Interest income	17	70,170	71,111	130,627	143,376	272,875
Interest expense	18	(56,590)	(57,935)	(103,308)	(105,656)	(205,234)
		13,580	13,176	27,319	37,720	67,641
Other operating income	19	(6,478)	47,018	14,937	35,029	71,669
		7,102	60,194	42,256	72,749	139,310
Income from Islamic banking operations	24	7,015	8,485	13,443	18,268	35,021
5 .		14,117	68,679	55,699	91,017	174,331
Other operating expenses	20	(22,662)	(16,713)	(37,643)	(30,597)	(63,703)
Profit from operations		(8,545)	51,966	18,056	60,420	110,628
Allowance for credit impairme	ent					
loss		31	(617)	4,005	(3,539)	(3,838)
Profit before taxation						
and zakat		(8,514)	51,349	22,061	56,881	106,790
Taxation		3,004	(7,154)	(4,754)	(9,528)	(25,362)
Zakat		(181)	(212)	(388)	(429)	(863)
Profit for the financial year		(5,691)	43,983	16,919	46,924	80,565
Other comprehensive income	<u>e:</u>					
Fair value through other com		ive				
income reserve						
- Net unrealised fair value ga	in/(loss)	, ,	82,918	9,825	45,891	(895)
- Expected credit loss		(5,434)	(423)	(2,726)	(2,505)	2,558
- Income tax relating to net		0.004	(40,004)	(0.050)	(44.044)	045
fair value changes Property revaluation reserve		2,301	(19,901)	(2,358)	(11,014)	215 1,290
Other comprehensive income	2					1,290
for the financial year, net of		(12,726)	62,594	4,741	32,372	3,168
Total comprehensive incom	ne					
for the financial year		(18,417)	106,577	21,660	79,296	83,733

(Company No: 20657-W) (Incorporated in Malaysia)

Unaudited Consolidated Statements of Changes in Equity For the second quarter ended 31 December 2024

									e to owners o	of the parent		
D. I	Share Capital RM '000	Reserve RM '000	Property Revaluation Reserve RM '000	reserve RM '000	Other reserve RM '000	Merger reserve RM '000	to Islamic Banking Division RM '000	Currency Translation Reserve RM '000	Retained Earnings RM '000	Sub- Total RM '000	Non- controlling interests RM '000	Total RM '000
Balance as at 1 July 2024	80,000	24,803	-	1,942	1,426	421	105,000	3,795	1,134,603	1,351,990	21,012	1,373,002
Comprehensive income: Net profit for the financial year	-	-	-	-	-	-	-	-	4,604	4,604	2,862	7,466
Other comprehensive income: Financial assets at FVOCI												
Net unrealised fair value gain Income tax relating to	-	-	-	7,953	-	-	-	-	-	7,953	-	7,953
net fair value changes	-	-	-	(1,909)	-	-	-	-	-	(1,909)	-	(1,909)
 Expected credit loss Regulatory reserve 	-	(5,299)	-	(1,303)	-	-	-	-	5,299	(1,303)	-	(1,303)
Currency translation reserve	_	-	_	_	_	_	_	(13)	_	(13)	_	(13)
								(- /		(- /		(- /
Total comprehensive income for the financial year Dividend paid	-	(5,299)	-	4,741	-	-		(13)	9,903 (20,085)	9,332 (20,085)	2,862	12,194 (20,085)
As at 31 December 2024	80,000	19,504		6,683	1,426	421	105,000	3,782	1,124,421	1,341,237	23,874	1,365,111
								Attributab	le to owners c	of the parent		
						Fu	unds Allocat					
	Share Capital RM '000	Regulatory Reserve RM '000	Property Revaluation Reserve RM '000	FVOCI reserve RM '000	Other reserve RM '000	Merger reserve RM '000	to Islamic Banking Division RM '000	Currency Translation Reserve RM '000	Retained Earnings RM '000	Sub- Total RM '000	Non- controlling interests RM '000	Total RM '000
Balance as at 1 July 2023	80,000	8,239	13,622	64	2,939	421	105,000	2,718	1,157,293	1,370,296	17,658	1,387,954
Comprehensive income: Net profit for the financial year	_		-	<u> </u>			-		147,172	147,172	1,273	148,445
Other comprehensive income: - Net unrealised									·	,	·	·
fair value loss - Income tax relating to	-	-	-	(895)	-	-	-	-	-	(895)	-	(895)
net fair value changes	_	_	_	215	_	_	_	-	_	215	_	215
- Expected credit loss	-	-	-	2,558	-	-	-	-	-	2,558	-	2,558
Regulatory reserve	-	16,564	-	-	-	-	-	-	(16,564)	-	-	-
Currency translation reserve	-	-	-	-	-	-	-	1,081	-	1,081	-	1,081
Tax impact arising from disposal	-	_	1 200							1,290	_	1 200
			1,290	-	-	-	-	-	-	1,230	_	1,290
Total comprehensive income for the financial year		16,564		1.878			-	1.081	130.608		1,273	
income for the financial year Transfer arising from	-	16,564	1,290	1,878	-	-	-	1,081	130,608	151,421	1,273	152,694
income for the financial year Transfer arising from disposal	-	-		1,878	- - -	- - -	- - -	- -	14,912	151,421	-	152,694
income for the financial year Transfer arising from	- - - -	16,564 - -	1,290	1,878 - -	- (1.513)	-	- - - -	-	,	151,421 - (120,000)	-	152,694
income for the financial year Transfer arising from disposal Dividend paid	- - - - -	-	1,290	-	- - - (1,513)	-	- - - :	- -	14,912	151,421	-	152,694

(Company No: 20657-W) (Incorporated in Malaysia)

Unaudited Statements of Changes in Equity For the second quarter ended 31 December 2024

	•	•	— Non-distribı		nds Allocate	<i>Distributable</i>	
	Share Capital <u>RM '000</u>	Regulatory Reserve RM '000	Property Revaluation Reserve RM '000	FVOCI reserve RM '000	to Islamic Banking Division RM '000	Retained Earnings RM '000	Total RM '000
Balance as at 1 July 2024	80,000	24,803	-	3,666	105,000	1,130,805	1,344,274
Comprehensive income: Net profit for the financial period	-	-	-	-	-	16,919	16,919
Other comprehensive income: Financial assets at FVOCI							
- Net unrealised fair value gain	-	-	-	9,825	-	-	9,825
- Income tax relating to net fair value changes	-	-	-	(2,358)	-	-	(2,358)
- Expected credit loss Regulatory reserve		(5,299)	-	(2,726)		- 5,299	(2,726)
regulatory reserve		(0,200)				0,233	
Total comprehensive income for the financial year	-	(5,299)	-	4,741	-	22,218	21,660
<u>Transactions with owner</u> Dividend paid	-	-	-	-	-	(20,085)	(20,085)
As at 31 December 2024	80,000	19,504		8,407	105,000	1,132,938	1,345,849
	•	— Non-distrik	outable	Fu	nds Allocate	Distributable	
						u	
	Share Capital <u>RM '000</u>	Regulatory Reserve RM '000	Property Revaluation Reserve <u>RM '000</u>	FVOCI reserve RM '000	to Islamic Banking Division RM '000	Retained Earnings RM '000	Total <u>RM '000</u>
Balance as at 1 July 2023	Capital	Reserve	Revaluation Reserve	reserve	Banking Division	Retained Earnings	
Balance as at 1 July 2023 Comprehensive income: Net profit for the financial period	Capital RM '000	Reserve RM '000	Revaluation Reserve RM '000	reserve RM '000	Banking Division RM '000	Retained Earnings RM '000	RM '000
Comprehensive income:	Capital RM '000	Reserve RM '000	Revaluation Reserve RM '000	reserve RM '000	Banking Division RM '000	Retained Earnings RM '000	RM '000 1,380,541 80,565
Comprehensive income: Net profit for the financial period Other comprehensive income: - Net unrealised fair value gain	Capital RM '000	Reserve RM '000	Revaluation Reserve RM '000	reserve <u>RM '000</u> 1,788 - (895)	Banking Division RM '000	Retained Earnings RM '000	RM '000 1,380,541 80,565 (895)
Comprehensive income: Net profit for the financial period Other comprehensive income: - Net unrealised fair value gain - Income tax relating to net fair value changes	Capital RM '000	Reserve RM '000	Revaluation Reserve RM '000	reserve <u>RM '000</u> 1,788 - (895) 215	Banking Division RM '000	Retained Earnings RM '000 1,171,892 80,565	RM '000 1,380,541 80,565 (895) 215
Comprehensive income: Net profit for the financial period Other comprehensive income: - Net unrealised fair value gain - Income tax relating to net fair value changes - Expected credit loss	Capital RM '000	Reserve RM '000 8,239	Revaluation Reserve RM '000	reserve <u>RM '000</u> 1,788 - (895) 215 2,558	Banking Division RM '000	Retained Earnings <u>RM '000</u> 1,171,892 80,565	80,565 (895) 215 2,558
Comprehensive income: Net profit for the financial period Other comprehensive income: - Net unrealised fair value gain - Income tax relating to net fair value changes - Expected credit loss Regulatory reserve	Capital RM '000	Reserve RM '000	Revaluation Reserve RM '000 13,622	reserve <u>RM '000</u> 1,788 - (895) 215 2,558 -	Banking Division RM '000	Retained Earnings RM '000 1,171,892 80,565	80,565 (895) 215 2,558
Comprehensive income: Net profit for the financial period Other comprehensive income: - Net unrealised fair value gain - Income tax relating to net fair value changes - Expected credit loss	Capital RM '000	Reserve RM '000 8,239	Revaluation Reserve RM '000	reserve <u>RM '000</u> 1,788 - (895) 215 2,558	Banking Division RM '000	Retained Earnings <u>RM '000</u> 1,171,892 80,565	80,565 (895) 215 2,558
Comprehensive income: Net profit for the financial period Other comprehensive income: - Net unrealised fair value gain - Income tax relating to net fair value changes - Expected credit loss Regulatory reserve	Capital RM '000	Reserve RM '000 8,239	Revaluation Reserve RM '000 13,622	reserve <u>RM '000</u> 1,788 - (895) 215 2,558 -	Banking Division RM '000	Retained Earnings RM '000 1,171,892 80,565	80,565 (895) 215 2,558
Comprehensive income: Net profit for the financial period Other comprehensive income: - Net unrealised fair value gain - Income tax relating to net fair value changes - Expected credit loss Regulatory reserve Tax impact arising from disposal Total comprehensive income for the financial year Transfer arising from disposal	Capital RM '000	Reserve RM '000 8,239	Revaluation Reserve RM '000 13,622	reserve <u>RM '000</u> 1,788 - (895) 215 2,558	Banking Division RM '000	Retained Earnings RM '000 1,171,892 80,565	80,565 (895) 215 2,558 - 1,290
Comprehensive income: Net profit for the financial period Other comprehensive income: - Net unrealised fair value gain - Income tax relating to net fair value changes - Expected credit loss Regulatory reserve Tax impact arising from disposal Total comprehensive income for the financial year	Capital RM '000	Reserve RM '000 8,239 - - - 16,564 - 16,564	Revaluation Reserve RM '000 13,622 1,290	reserve <u>RM '000</u> 1,788 - (895) 215 2,558	Banking Division RM '000	Retained Earnings RM '000 1,171,892 80,565 - - (16,564) - 64,001	80,565 (895) 215 2,558 - 1,290

(Company No: 20657-W) (Incorporated in Malaysia)

Unaudited Consolidated Statement of Cash Flows For the second quarter ended 31 December 2024

Cook flows from operating activities	Current Financial 2nd Quarter 31.12.2024 <u>RM '000</u>	Previous Financial Year Ended 30.6.2024 <u>RM '000</u>
Cash flows from operating activities	40.470	00.455
Profit before taxation and zakat from continuing operations Profit before taxation and zakat from discontinued operations Adjustments for:	13,472 -	89,157 86,815
Amortisation of premium less accretion of discount	1,535 2,699	(4,200)
Depreciation of property and equipment Depreciation of right-of-use asset	2,627	4,853 4,775
Credit loss expense on corporate loan	(1,280)	148
· · · · · · · · · · · · · · · · · · ·	(1,200)	(889)
Gain on sale of property	-	, ,
Gain on sale of KAF Equities	- (4.7EC)	(86,028)
Gain on sale of investment property Finance Cost	(4,756)	- 022
	369	932
Dividend from investment	(20)	(40)
Interest income	(112)	(279)
Fair value through profit or loss financial assets - Net realised gain	(4,948)	(14,936)
- Interest income	(13,235)	(24,159)
- Dividend income	(985)	(828)
Fair value through other comprehensive income financial assets	(303)	(020)
- Net realised (gain)/loss	(1,156)	(56,287)
- Interest income	(66,946)	(134,070)
- Dividend income	(26,433)	(34,511)
- Credit loss expense on financial asset	(2,726)	2,558
Financial assets at amortised cost	(=,: ==)	_,000
- Interest income	(23,906)	(46,872)
- Dividend income	(8,607)	(15,369)
Unrealised loss/(gain):	(0,00.)	(10,000)
- Fair value through profit or loss financial assets	(2,869)	1,351
- Fair value of derivative	3,221	(1,096)
- Foreign exchange	(8,291)	(1,629)
Operating profit/(loss) before working capital changes	(142,347)	(230,604)
(Increase)/Decrease in operating assets	,	,
Statutory deposits with Bank Negara Malaysia	(54,000)	(4,000)
Restricted cash	25,992	(31,630)
Cash and short-term funds with the original maturity		(, === ===)
of more than three months	1,253,858	(1,553,989)
Corporate loan	7,168	6,462
Fair value through profit or loss financial assets	(4.007.500)	(0.004.005)
- Purchase	(1,387,509)	(3,334,865)
- Proceeds from disposal	899,911	3,257,888
- Interest received	6,994	23,014
- Dividend received Other receivables and propayments	(36,640)	74 (40.140)
Other receivables and prepayments	(36,649)	(40,149)
Increase/(Decrease) in operating liabilities Deposits from customers	(688,800)	942,938
Dehosits inditi cristottiets	(000,000)	942,930

(Company No: 20657-W) (Incorporated in Malaysia)

Unaudited Consolidated Statement of Cash Flows (continued) For the second quarter ended 31 December 2024

	Current Financial 2nd Quarter 31.12.2024 <u>RM '000</u>	Previous Financial Year Ended 30.6.2024 <u>RM '000</u>
Deposits and placements of banks and other financial institutions Other liabilities Derivative liabilities Net cash generated from/(used in) operating activities before	859,684 (1,713) (2,126)	(443,952) 66,122 375
income taxes and zakat paid Interest received Net tax paid Zakat paid	740,519 114 (10,192) (863)	(1,342,316) 259 (32,036) (2,051)
Net cash (used in)/generated from operating activities	729,578	(1,376,144)
Cash flows from investing activities Fair value through other comprehensive income financial assets - Purchase - Proceeds from disposal - Interest received - Dividend received Fair value through profit or loss financial assets - Purchase - Proceeds from disposal Financial assets at amortised cost - Purchase - Interest received - Dividend received Investment in associates - Unrealised net increase in net investment in associates Corporate loan - Interest received Sale of investment in subsidiaries - KAF Equities	(814,864) 323,566 61,443 28,283 (22,346) 25,116 - 23,767 8,571 - 874 - (1,308)	(2,452,139) 2,089,228 135,273 26,211 (58,247) 58,617 (512,034) 46,878 13,180 (255) 2,168 140,796
Purchase of poperty and equipment Purchase of investment building	(1,300)	(9,075) (4,756)
Sale of property Dividend from investment	20	17,550 40
Net cash used in investing activities	(366,878)	(506,565)
Cash flows from financing activities Dividends paid Payment for lease liability Net cash used in financing activities	(20,085) (2,415)	(120,000) (4,361)
Effect of evaluation rate differences	(22,500)	(124,361)
Effect of exchange rate differences Net increase/(decrease) in cash and cash equivalents	(925) 339,275	(1,447) (2,008,517)
Cash and cash equivalents at the beginning of the year	447,043	2,455,560
Cash and cash equivalents at the end of the year	786,318	447,043
Analysis of cash and cash equivalents Cash and short-term funds (Notes 7(a))	786,318	447,043

(Company No: 20657-W) (Incorporated in Malaysia)

Unaudited Statement of Cash Flows For the second quarter ended 31 December 2024

Profit before taxation 22,061 106,790		Current Financial 2nd Quarter 31.12.2024 RM '000	Previous Financial Year Ended 30.6.2024 <u>RM '000</u>
Adjustments for: Amortisation of premium less accretion of discount Depreciation of property and equipment Depreciation of property and equipment Depreciation of right-of-use asset Depreciation of right-of-use asset Credit loss expense on corporate loan Gain on sale of property Deprety Depret	Cash flows from operating activities	<u> </u>	<u> </u>
Amortisation of premium less accretion of discount Depreciation of property and equipment Depreciation of right-of-use asset Depreciation of right-of-use asset Credit loss expense on corporate loan Gain on sale of property Finance cost Silvate training the sale of property Finance cost Dividend from investment Financial assets at fair value through profit or loss Net realised gain Interest income Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest income Net realised (gain)/loss Interest value through profit or loss financial assets Net value of derivative Proreign exchange Net value of derivative Net value of value of value of value of va	Profit before taxation	22,061	106,790
Depreciation of property and equipment 2,356 3,254 Credit loss expense on corporate loan (1,280) 148 Gain on sale of property - (889) Finance cost 313 660 Dividend from investment (20) (1,782) Financial assets at fair value through profit or loss (1,079) (8,419) (13,235) (24,159) (174,152) (1,079) (1,	Adjustments for:		
Depreciation of right-of-use asset 1,645 3,254 Credit loss expense on corporate loan (1,280) 148 Gain on sale of property - (888) Finance cost 313 660 Dividend from investment (20) (1,782) Financial assets at fair value through profit or loss - (1,079) (8,419) - Interest income (234) (24,159) - Dividend income (234) (74) Financial assets at fair value through other comprehensive income - (1,156) (56,287) - Net realised (gain)/loss (1,156) (56,287) (74) Financial assets at fair value through other comprehensive income - (1,156) (56,287) - Net realised (gain)/loss (1,156) (56,287) (74) Financial assets at amortised cost (2,726) 2,558 Financial assets at amortised cost (2,726) 2,558 Financial assets at amortised cost (23,906) (46,872) - Dividend income (8,807) (15,369) Interest income (23,906)	Amortisation of premium less accretion of discount	1,535	(4,200)
Credit loss expense on corporate loan (1,280) 148 Gain on sale of property - (889) Finance cost 313 660 Dividend from investment (20) (1,782) Financial assets at fair value through profit or loss - Net realised gain (1,079) (8,419) - Interest income (13,235) (24,159) - Dividend income (234) (74) Financial assets at fair value through other comprehensive income - Net realised (gain)/loss (1,156) (56,287) - Interest income (66,946) (134,070) - Net realised (gain)/loss (1,156) (56,287) - Interest income (66,946) (134,070) - Oredit loss expense on financial asset (2,726) 2,558 Financial assets at amortised cost (2,726) 2,558 Financial assets at amortised cost (8,607) (15,369) - Interest income (8,607) (15,369) (46,872) - Dividend income (8,607) (15,369) Impairment of subsidiaries 5,542 403 - Fair value through profit or loss financial assets	Depreciation of property and equipment	2,356	4,349
Gain on sale of property . (889) Finance cost 313 660 Dividend from investment (20) (1,782) Financial assets at fair value through profit or loss . Net realised gain (1,079) (8,419) Interest income (13,235) (24,159) Dividend income (234) (74) Financial assets at fair value through other comprehensive income (1,156) (56,287) Interest income (66,946) (134,070) Dividend income (26,434) (34,511) Credit loss expense on financial asset (2,726) 2,558 Financial assets at amortised cost (23,906) (46,872) Interest income (8,607) (15,369) Impairment of subsidiaries 2 3,179 Unrealised loss/(gain): 3,221 403 Fair value through profit or loss financial assets (5,542) 403 Fair value through profit or loss financial assets (5,542) 403 Fair value through profit or loss financial assets (1,28,00) (4,000) Cash and short-term funds with the	Depreciation of right-of-use asset	1,645	3,254
Finance cost 313 660 Dividend from investment (20) (1,782) Financial assets at fair value through profit or loss . Net realised gain (1,079) (8,419) - Interest income (13,235) (24,159) - Dividend income (234) (74) Financial assets at fair value through other comprehensive income (86,946) (134,070) - Net realised (gain)/loss (1,156) (56,287) - Interest income (66,946) (134,070) - Dividend income (26,434) (34,511) - Credit loss expense on financial asset (2,726) 2,558 Financial assets at amortised cost (2,726) 2,558 Financial assets at amortised cost (8,607) (15,369) Interest income (8,607) (15,369) Impairment of subsidiaries - 3,179 Unrealised loss/(gain): - 3,221 (1,096) - Fair value through profit or loss financial assets (5,542) 403 - Fair value of derivative 3,221 (1,096) - Fair value	Credit loss expense on corporate loan	(1,280)	
Dividend from investment (20)		-	
Financial assets at fair value through profit or loss - Net realised gain - Interest income - Dividend income - Net realised (gain)/loss - Dividend income - Net realised (gain)/loss - Net realised (gain)/loss - Net realised (gain)/loss - Net realised (gain)/loss - Interest income - Net realised (gain)/loss - Dividend income - (26,434) - Credit loss expense on financial asset - Credit loss expense on financial asset - Interest income - (23,906) - (46,872) - Dividend income - (3,2906) - (46,872) - Fair value through profit or loss financial assets - Fair value through profit or loss financial assets - Fair value of derivative - Foreign exchange - (8,269) - (4600) - (4000) - (4,000) -	Finance cost		
- Net realised gain (1,079) (8,419) - Interest income (13,235) (24,159) - Dividend income (234) (74) Financial assets at fair value through other comprehensive income - Net realised (gain)/loss (1,156) (56,287) - Interest income (66,946) (134,070) - Dividend income (26,434) (34,511) - Credit loss expense on financial asset (2,726) 2,558 Financial assets at amortised cost - Interest income (23,906) (46,872) - Dividend income (23,906) (46,872) - Dividend income (8,607) (15,369) Impairment of subsidiaries - 3,179 Unrealised loss/(gain): - Fair value through profit or loss financial assets (5,542) 403 - Fair value of derivative 3,221 (1,096) - Foreign exchange (8,269) (460) Operating profit/(loss) before working capital changes (128,303) (206,847) (Increase)/Decrease in operating assets Statutory deposits with Bank Negara Malaysia (54,000) (4,000) Cash and short-term funds with the original maturity of more than three months Loans, advances and financing 7,168 6,462 Fair value through profit or loss financial assets - Purchase - Purchase - Purchase - Purchase (1,389,544) (3,332,808) - Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226)		(20)	(1,782)
- Interest income (13,235) (24,159) - Dividend income (234) (74) Financial assets at fair value through other comprehensive income - Net realised (gain)/loss (1,156) (56,287) - Interest income (66,946) (134,070) - Dividend income (26,434) (34,511) - Credit loss expense on financial asset (2,726) 2,558 Financial assets at amortised cost - Interest income (23,906) (46,872) - Dividend income (23,906) (46,872) - Dividend income (8,607) (15,369) Impairment of subsidiaries (8,607) (15,369) Impairment of subsidiaries (5,542) 403 - Fair value through profit or loss financial assets (5,542) 403 - Fair value of derivative (8,269) (460) Operating profit/(loss) before working capital changes (128,303) (206,847) (Increase)/Decrease in operating assets Statutory deposits with Bank Negara Malaysia (54,000) (4,000) Cash and short-term funds with the original maturity of more than three months (7,168 6,462) Fair value through profit or loss financial assets - Purchase (1,389,544) (3,332,808) - Forceeds from disposal 899,911 3,257,888 - Interest received (6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226)			
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- Net realised (gain)/loss (1,156) (56,287) - Interest income (66,946) (134,070) - Dividend income (26,434) (34,511) - Credit loss expense on financial asset (2,726) 2,558 Financial assets at amortised cost - Interest income (8,607) (15,369) Impairment of subsidiaries (8,607) (15,369) Impairment of subsidiaries (5,542) 403 - Fair value through profit or loss financial assets (5,542) 403 - Fair value of derivative (3,221) (1,096) - Foreign exchange (8,269) (460) Operating profit/(loss) before working capital changes (128,303) (206,847) (Increase)/Decrease in operating assets Statutory deposits with Bank Negara Malaysia (54,000) (4,000) Cash and short-term funds with the original maturity of more than three months (1,252,417) (1,552,448) Loans, advances and financing 7,168 6,462 Fair value through profit or loss financial assets - Purchase (1,389,544) (3,332,808) - Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226)		(234)	(74)
- Interest income (66,946) (134,070) - Dividend income (26,434) (34,511) - Credit loss expense on financial asset (2,726) 2,558 Financial assets at amortised cost - Interest income (23,906) (46,872) - Dividend income (8,607) (15,369) Impairment of subsidiaries - 3,179 Unrealised loss/(gain): - Fair value through profit or loss financial assets (5,542) 403 - Fair value of derivative 3,221 (1,096) - Foreign exchange (8,269) (460) Operating profit/(loss) before working capital changes (128,303) (206,847) (Increase)/Decrease in operating assets Statutory deposits with Bank Negara Malaysia (54,000) (4,000) Cash and short-term funds with the original maturity of more than three months 1,252,417 (1,552,448) Loans, advances and financing 7,168 6,462 Fair value through profit or loss financial assets - Purchase (1,389,544) (3,332,808) - Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226)	·	(, ,==)	()
- Dividend income (26,434) (34,511) - Credit loss expense on financial asset (2,726) 2,558 Financial assets at amortised cost - Interest income (23,906) (46,872) - Dividend income (8,607) (15,369) Impairment of subsidiaries - 3,179 Unrealised loss/(gain): - Fair value through profit or loss financial assets (5,542) 403 - Fair value of derivative 3,221 (1,096) - Foreign exchange (8,269) (460) Operating profit/(loss) before working capital changes (128,303) (206,847) (Increase)/Decrease in operating assets Statutory deposits with Bank Negara Malaysia (54,000) (4,000) Cash and short-term funds with the original maturity of more than three months 1,252,417 (1,552,448) Loans, advances and financing 7,168 6,462 Fair value through profit or loss financial assets - Purchase (1,389,544) (3,332,808) - Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226)			
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- Dividend income (8,607) (15,369) Impairment of subsidiaries - 3,179 Unrealised loss/(gain): - Fair value through profit or loss financial assets (5,542) 403 - Fair value of derivative 3,221 (1,096) - Foreign exchange (8,269) (460) Operating profit/(loss) before working capital changes (128,303) (206,847) (Increase)/Decrease in operating assets Statutory deposits with Bank Negara Malaysia (54,000) (4,000) Cash and short-term funds with the original maturity of more than three months 1,252,417 (1,552,448) Loans, advances and financing 7,168 6,462 Fair value through profit or loss financial assets - Purchase (1,389,544) (3,332,808) - Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226)		(00.000)	(40.070)
Impairment of subsidiaries Unrealised loss/(gain): - Fair value through profit or loss financial assets (5,542) 403 - Fair value of derivative 3,221 (1,096) - Foreign exchange (8,269) (460) Operating profit/(loss) before working capital changes (128,303) (206,847) (Increase)/Decrease in operating assets Statutory deposits with Bank Negara Malaysia (54,000) (4,000) Cash and short-term funds with the original maturity of more than three months 1,252,417 (1,552,448) Loans, advances and financing 7,168 6,462 Fair value through profit or loss financial assets - Purchase (1,389,544) (3,332,808) - Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226)			
Unrealised loss/(gain): - Fair value through profit or loss financial assets - Fair value of derivative - Foreign exchange - Foreign exchange - Foreign exchange Operating profit/(loss) before working capital changes (Increase)/Decrease in operating assets Statutory deposits with Bank Negara Malaysia Cash and short-term funds with the original maturity of more than three months Loans, advances and financing Fair value through profit or loss financial assets - Purchase - Purchase - Proceeds from disposal - Interest received - Dividend received Other receivables and prepayments - Increase/(Decrease) in operating liabilities		(8,607)	
- Fair value through profit or loss financial assets - Fair value of derivative - Foreign exchange Operating profit/(loss) before working capital changes (Increase)/Decrease in operating assets Statutory deposits with Bank Negara Malaysia Cash and short-term funds with the original maturity of more than three months Loans, advances and financing Fair value through profit or loss financial assets - Purchase - Purchase - Proceeds from disposal - Interest received - Dividend received Other receivables and prepayments - Increase/(Decrease) in operating liabilities		-	3,179
- Fair value of derivative 3,221 (1,096) - Foreign exchange (8,269) (460) Operating profit/(loss) before working capital changes (128,303) (206,847) (Increase)/Decrease in operating assets Statutory deposits with Bank Negara Malaysia (54,000) (4,000) Cash and short-term funds with the original maturity of more than three months 1,252,417 (1,552,448) Loans, advances and financing 7,168 6,462 Fair value through profit or loss financial assets - Purchase (1,389,544) (3,332,808) - Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226) Increase/(Decrease) in operating liabilities		(F F 40)	400
- Foreign exchange (8,269) (460) Operating profit/(loss) before working capital changes (128,303) (206,847) (Increase)/Decrease in operating assets Statutory deposits with Bank Negara Malaysia (54,000) (4,000) Cash and short-term funds with the original maturity of more than three months 1,252,417 (1,552,448) Loans, advances and financing 7,168 6,462 Fair value through profit or loss financial assets (1,389,544) (3,332,808) - Purchase (1,389,544) (3,332,808) - Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226) Increase/(Decrease) in operating liabilities			
Operating profit/(loss) before working capital changes (Increase)/Decrease in operating assets Statutory deposits with Bank Negara Malaysia Cash and short-term funds with the original maturity of more than three months Loans, advances and financing Fair value through profit or loss financial assets - Purchase - Proceeds from disposal - Interest received - Dividend received Other receivables and prepayments Increase/(Decrease) in operating liabilities (128,303) (206,847) (128,303) (206,847) (4,000) (4,000) (4,000) (1,552,448) (1,552,417 (1,552,448) (1,389,541) (1,389,544) (3,332,808) (3			
(Increase)/Decrease in operating assets Statutory deposits with Bank Negara Malaysia (54,000) (4,000) Cash and short-term funds with the original maturity of more than three months 1,252,417 (1,552,448) Loans, advances and financing 7,168 6,462 Fair value through profit or loss financial assets - Purchase (1,389,544) (3,332,808) - Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226)			
Statutory deposits with Bank Negara Malaysia (54,000) (4,000) Cash and short-term funds with the original maturity of more than three months Loans, advances and financing 7,168 6,462 Fair value through profit or loss financial assets - Purchase (1,389,544) (3,332,808) - Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226) Increase/(Decrease) in operating liabilities		(120,303)	(200,047)
Cash and short-term funds with the original maturity of more than three months 1,252,417 (1,552,448) Loans, advances and financing 7,168 6,462 Fair value through profit or loss financial assets - Purchase (1,389,544) (3,332,808) - Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226)	, ,	(54.000)	(4.000)
of more than three months 1,252,417 (1,552,448) Loans, advances and financing 7,168 6,462 Fair value through profit or loss financial assets (1,389,544) (3,332,808) - Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226) Increase/(Decrease) in operating liabilities		(54,000)	(4,000)
Loans, advances and financing Fair value through profit or loss financial assets - Purchase - Proceeds from disposal - Interest received - Dividend received - Other receivables and prepayments Increase/(Decrease) in operating liabilities 7,168 6,462 (1,389,544) (3,332,808) (3,332,808) 6,994 23,014 23,014 (35,226)		4 050 447	(4.550.440)
Fair value through profit or loss financial assets - Purchase (1,389,544) (3,332,808) - Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226) Increase/(Decrease) in operating liabilities			
- Purchase (1,389,544) (3,332,808) - Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226) Increase/(Decrease) in operating liabilities		7,168	6,462
- Proceeds from disposal 899,911 3,257,888 - Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226) Increase/(Decrease) in operating liabilities	y .	(4.000.544)	(0.000.000)
- Interest received 6,994 23,014 - Dividend received 56 74 Other receivables and prepayments (26,274) (35,226) Increase/(Decrease) in operating liabilities			
- Dividend received 56 74 Other receivables and prepayments (26,274) (35,226) Increase/(Decrease) in operating liabilities	·		
Other receivables and prepayments (26,274) (35,226) Increase/(Decrease) in operating liabilities			
Increase/(Decrease) in operating liabilities			
· · · · · · · · · · · · · · · · · · ·	· · ·	(26,274)	(35,226)
Deposits from customers (482,462) 961,515	, , ,		
	Deposits from customers	(482,462)	961,515
Deposits and placements of banks			
and other financial institutions 859,684 (443,952)	and other financial institutions	859,684	(443,952)

(Company No: 20657-W) (Incorporated in Malaysia)

Unaudited Statement of Cash Flows (continued) For the second quarter ended 31 December 2024

	Current Financial 2nd Quarter	Previous Financial Year Ended
	31.12.2024	30.6.2024
	RM '000	RM '000
	INIVI OOO	<u>1111 000</u>
Other liabilities	(1,416)	(10,092)
Derivative liabilities	(2,126)	375
Not each (used in)/generated from enerating activities before		
Net cash (used in)/generated from operating activities before income taxes and zakat paid	942,105	(1 336 045)
Net tax paid		(1,336,045)
Zakat paid	(9,877)	(32,307) (2,051)
•	(863)	
Net cash generated from/(used in) operating activities	931,365	(1,370,403)
Cash flows from investing activities		
Financial assets at fair value through other comprehensive income)	
- Purchase	(814,864)	(2,452,092)
- Proceeds from disposal	323,566	2,089,294
- Interest received	61,444	135,273
- Dividend received	28,283	26,211
Financial assets at amortised cost	,	,
- Purchase	_	(512,034)
- Interest received	23,767	46,878
- Dividend received	8,571	13,180
Corporate loan	- / -	-,
- Interest received	874	2,298
Purchase of property and equipment	(826)	(7,904)
Sale of property	-	17,550
Acquisition of a subsidiary	(200,000)	(27,770)
Dividend from investment	20	160,040
Net cash used in investing activities	(569,165)	(509,076)
-	, ,	
Cash flows from financing activities	(00.005)	(400,000)
Dividend paid	(20,085)	(120,000)
Payment for lease liability	(1,714)	(2,894)
Net cash used in financing activities	(21,799)	(122,894)
Effect of exchange rate differences	(1,119)	19
Net (decrease)/increase in cash and cash equivalents	339,282	(2,002,354)
Cash and cash equivalents at the beginning of year	434,198	2,436,552
Cash and cash equivalents at the end of the year	773,480	434,198
Analysis of cash and cash equivalents		
Cash and short-term funds (Notes 7(a))	773,480	121 100
Cash and short-term funds (Notes 1 (a))	113,400	434,198

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements

KAF Investment Bank Berhad is a limited liability company, incorporated and domiciled in Malaysia. The address of its registered office and principal place of business is as follows:

Registered office/Principal place of business Level 13A, Menara IQ Lingkaran TRX, Tun Razak Exchange 55188 Kuala Lumpur

1. Basis of preparation

The interim financial statements are unaudited and has been prepared in compliance with Malaysian Financial Reporting Standard ('MFRS') 134, 'Interim Financial Reporting' issued by Malaysia Accounting Standards Board ('MASB') and should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 30 June 2024.

2. Significant accounting policies

The significant accounting policies adopted in preparing these unaudited interim financial statements are consistent with those of the audited financial statements for the financial year ended 30 June 2024.

3. Changes in Estimates

There were no material changes in estimates of amounts reported in prior financial years that have a material effect for the period ended 30 June 2024.

4. Auditors' Report On Preceeding Annual Financial Statements

The audit report for the financial year ended 30 June 2024 was not subject to any qualification.

5. Seasonal or cyclical factors

The business operations of the Group and the Bank are not subject to any material seasonal or cyclical fluctuations.

6. Significant Events

There were no material events subsequent to the balance sheet date that requires disclosure or adjustments to the unaudited condensed interim financial statements.

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

7. Cash and short terms funds

		Current Financial 2nd Quarter 31.12.2024 RM '000	Previous Financial Year Ended 30.6.2024 RM '000
(a)	The Group		
	Cash and banks balances with banks		
	and other financial institutions	35,168	19,098
	Deposits and placements with financial institutions,		
	with original maturity of less than three months	751,150	428,167
	Evenested avadit leases	786,318	447,265
	Expected credit losses		(222)
	Cash and cash equivalents	786,318	447,043
	The Bank		
	Cash and banks balances with banks		
	and other financial institutions	22,402	6,323
	Deposits and placements with financial institutions,	754.070	400.007
	with original maturity of less than three months	751,078	428,097 434,420
	Expected credit losses	773,480	434,420 (222)
	·		
	Cash and cash equivalents	773,480	434,198
(b)	The Group		
	Deposits and placement with financial institutions, with original maturity of more than three months	301,262	1,554,899
	Expected credit losses	301,202	(910)
	Expedica dicali losses	301,262	1,553,989
	Restricted cash	5,638	31,630
		306,900	1,585,619
		300,900	1,565,619
	Total cash and short term funds	1,093,218	2,032,662
	The Bank		
	Deposits and placement with financial institutions, with		
	original maturity of more than three months	301,162	1,553,358
	Expected credit losses		(910)
		301,162	1,552,448
	Total cash and short term funds	1,074,642	1,986,646

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

8. Financial assets at fair value through profit or loss

	Current Financial 2nd Quarter 31.12.2024 RM '000	Previous Financial Year Ended 30.6.2024 RM '000
The Group		
At fair value:		
Money market instruments in Malaysia:		
Malaysian Government securities	524,328	226,206
Malaysian Government investment issues	264,927	134,409
	789,255	360,615
Unquoted securities in Malaysia:		
Private and Islamic debts securities	109,106	35,287
Convertible bond	7,322	7,109
Quoted securities in Malaysia:		
Shares	28,534	28,197
Unit trust	60,218	64,534
	· · · · · · · · · · · · · · · · · · ·	
	994,435	495,742
The Bank		
At fair value:		
Money market instruments in Malaysia:		
Malaysian Government securities	524,329	226,773
Malaysian Government investment issues	264,927	133,842
	789,256	360,615
Unquoted securities in Malaysia:		
Private and Islamic debts securities	109,105	35,287
Convertible bond	7,322	7,109
	116,427	42,396
	905,683	403,011

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

9. Financial assets at fair value through other comprehensive income

	Current Financial 2nd Quarter 31.12.2024	Previous Financial Year Ended 30.6.2024
	RM '000	RM '000
The Group		
At fair value:		
Money market instruments in Malaysia:		
Cagamas RMBS	5,169	5,194
Malaysian Government investment issues	1,737,786	1,946,812
Malaysian Government securities	1,619,583	909,475
Corporate notes	64,339	-
	3,426,877	2,861,481
Unquoted securities in Malaysia:		
Private and Islamic debts securities	1,111,727	1,171,475
Shares	5,446	5,446
	1,117,173	1,176,921
	4,544,050	4,038,402
The Bank		
At fair value:		
Money market instruments in Malaysia:		
Cagamas RMBS	5,169	5,194
Malaysian Government investment issues	1,737,786	1,946,812
Malaysian Government securities	1,619,583	909,475
Corporate notes	64,339	-
	3,426,877	2,861,481
Unquoted securities in Malaysia:		
Private and Islamic debts securities	1,111,727	1,171,475
Shares	5,446	5,446
	1,117,173	1,176,921
	4,544,050	4,038,402

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

10. Financial assets at amortised cost

The Group			Current Financial 2nd Quarter 31.12.2024 RM '000	Previous Financial Year Ended 30.6.2024 RM '000	
Money market instruments in Malaysiar: 575,115 575,275 Malaysian Government investment issues 854,711 855,325 Malaysian Government investment issues 1,429,826 1,430,902 The Bank At fair value: 575,115 575,577 Malaysian Government securities 575,115 575,577 Malaysian Government investment issues 854,711 855,325 Malaysian Government investment issues 854,711 855,325 Malaysian Government investment issues 854,711 855,325 Malaysian Government investment issues 575,115 575,577 Malaysian Government securities 854,711 855,325 Malaysian Government securities 575,115 575,577 Malaysian Government securities 575,115 575,577 Malaysian Government securities 575,115 855,325 Current Financial Previous Financial Year Ended 31,122,924 30,2024 RM '000 RM '000 RM '000 RM '000 RM '000 RM '000 RM '000 (ii) By type					
Malaysian Government investment issues 575,115 575,577 Malaysian Government investment issues 854,711 855,325 The Bank 1,429,826 1,430,902 The Bank 34 fair value: 854,711 575,577 Malaysian Government securities 575,115 575,577 Malaysian Government investment issues 854,711 855,325 Malaysian Government investment issues 854,711 856,325 Malaysian Government investment issues 854,711 865,325 The Grup 17,187 25,0					
Malaysian Government investment issues 854,711 855,325 The Bank 3,429,826 1,430,902 At fair value: Money market instruments in Malaysia: Malaysian Government securities 575,115 575,577 Malaysian Government investment issues 854,711 855,325 Malaysian Government investment issues 854,711 855,325 1,429,826 1,430,902 1,430,902 11. Corporate loan Current Financial 2nd Quarter 31,22024 Market Good Quarter 31,22024 Market Good Quarter 31,22024 Market Good Quarter 30,000			575 115	575 577	
The Bank At fair value: Money market instruments in Malaysia: 575,115 575,777 Malaysian Government securities 854,711 855,325 Malaysian Government investment issues 854,711 855,325 1,429,826 1,430,902 1.1 Current Financial 2nd Quarter 31,12,2024 Previous Financial Year Ended 30,6,2024 The Group RM 900 RM 900 (i) By type Loans/financing 17,187 25,080 (ii) By type of customer 17,124 25,080 Corporate 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity 17,124 25,080 Fixed rate 63 - (iv) By sector 17,124 25,080 Financial, insurance and other services 17,124 25,080 Household sector 63 - (iv) By type Coans/financing 17,187 25,080 (ii) By type of customer 17,124 25,080 (iii) By interest/profit rate sensitivity 17,124					
At fair value: Money market instruments in Malaysia: Malaysian Government securities Malaysian Government investment issues 757,115				1,430,902	
Money market instruments in Malaysia: 575,115 575,777 Malaysian Government securities 575,115 575,775 Malaysian Government investment issues 854,711 855,325 1,429,826 1,430,902 11. Corporate loan Current Financial 2nd Quarter 31,12,2024 Previous Financial Year Ended 30,6,2024 The Group RM '000 RM '000 RM '000 (i) By type Loans/financing 17,187 25,080 (ii) By type of customer 17,124 25,080 Corporate 17,124 25,080 Individual 63 - Fixed rate 63 - (iii) By interest/profit rate sensitivity 17,124 25,080 Fixed rate 17,124 25,080 Household sector 63 - The Bank 17,124 25,080 (i) By type of customer 17,124 25,080 Corporate 17,124 25,080 Individual 63 - (ii) By type of customer 17,124 25,080 <td></td> <td>The Bank</td> <td></td> <td></td>		The Bank			
Malaysian Government securities 575,115 575,577 Malaysian Government investment issues 854,711 855,325 1,429,826 1,430,902 11. Corporate loan Current Financial 2nd Quarter 31.12 2024 Previous Financial Year Ended 30.6.2024 The Group. RM 900 RM 900 (i) By type 17,187 25,080 (ii) By type of customer 17,124 25,080 Corporate 17,124 25,080 Individual 63 - Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector 17,124 25,080 Financial, insurance and other services 17,124 25,080 Household sector 63 - The Bank (i) By type 17,187 25,080 (ii) By type of customer 17,124 25,080 Corporate Individual 63 - Individual 63 - (ii) By interest/profit rate sensitivity 17,124 25,080 <td></td> <td></td> <td></td> <td></td>					
Malaysian Government investment issues 854,711 855,325 1,429,826 1,430,902 11. Corporate loan Current Financial Previous Financial Year Ended 3nd Quarter 3			F7F 44F	F7F F77	
11. Corporate loan					
11. Corporate loan		Malaysian Government investment issues			
Learn Courant Financial 2nd Quarter 31.12.2024 Previous Financial 2nd Quarter 31.12.2024 Previous Financial 31.12.2024 RM '000	11.	Corporate Ioan			
The Group. 31.12.2024 RM '000 30.6.2024 RM '000 (i) By type Loans/financing 17,187 25,080 (ii) By type of customer Corporate 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector Financial, insurance and other services 17,124 25,080 Household sector 63 - The Bank (i) By type Loans/financing 17,187 25,080 (ii) By type of customer Corporate 17,124 25,080 Individual 63 - (ii) By interest/profit rate sensitivity Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector Financial, insurance and other services 17,124 25,080		, p	Current Financial	Previous Financial	
The Group. RM '000 RM '000 (i) By type Loans/financing 17,187 25,080 (ii) By type of customer Corporate Individual 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity 17,124 25,080 Floating rate fixed rate 63 - (iv) By sector 17,124 25,080 Financial, insurance and other services Household sector 17,124 25,080 Household sector 63 - The Bank (i) By type Loans/financing 17,187 25,080 (ii) By type of customer Corporate Individual 17,124 25,080 Individual 63 - Floating rate Floating rate Floating rate Fixed rate 17,124 25,080 Fixed rate 63 - (iv) By sector Financial, insurance and other services 17,124 25,080				Year Ended	
(i) By type Loans/financing 17,187 25,080 (ii) By type of customer Corporate Individual 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity Floating rate Fixed rate 17,124 25,080 Fixed rate 63 - (iv) By sector 17,124 25,080 Financial, insurance and other services Household sector 17,124 25,080 Fib Bank (i) By type Loans/financing 17,187 25,080 (ii) By type of customer Corporate Individual 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity Floating rate Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector Financial, insurance and other services 17,124 25,080		The Croup			
Loans/financing 17,187 25,080 (ii) By type of customer Corporate 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity 17,124 25,080 Fixed rate 63 - (iv) By sector 17,124 25,080 Household sector 17,124 25,080 Household sector 17,187 25,080 (i) By type 17,187 25,080 (ii) By type of customer Corporate 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector Financial, insurance and other services 17,124 25,080 Individual 63 - (iv) By sector 17,124 <td row<="" td=""><td></td><td>•</td><td><u>RM 000</u></td><td><u>RM 000</u></td></td>	<td></td> <td>•</td> <td><u>RM 000</u></td> <td><u>RM 000</u></td>		•	<u>RM 000</u>	<u>RM 000</u>
(ii) By type of customer 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity 17,124 25,080 Fixed rate 63 - (iv) By sector 17,124 25,080 Financial, insurance and other services 17,124 25,080 Household sector 63 - The Bank (i) By type 17,187 25,080 (ii) By type of customer 25,080 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity 17,124 25,080 Fixed rate 17,124 25,080 Fixed rate 63 - (iv) By sector 63 - Financial, insurance and other services 17,124 25,080			17 187	25 080	
Corporate Individual 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector Financial, insurance and other services 17,124 25,080 Household sector 63 - The Bank (i) By type Loans/financing 17,187 25,080 (ii) By type of customer Corporate 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector 63 - Financial, insurance and other services 17,124 25,080		-	17,107	20,000	
Individual 63 - (iii) By interest/profit rate sensitivity 17,124 25,080 Fixed rate 63 - (iv) By sector 17,124 25,080 Financial, insurance and other services 17,124 25,080 Household sector 63 - The Bank (i) By type 17,187 25,080 (ii) By type of customer 25,080 17,124 25,080 (iii) By interest/profit rate sensitivity 63 - Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector 63 - Financial, insurance and other services 17,124 25,080			17.124	25.080	
Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector 17,124 25,080 Financial, insurance and other services 17,124 25,080 Household sector 63 - The Bank (i) By type 17,187 25,080 (ii) By type of customer 17,124 25,080 Corporate 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity 17,124 25,080 Fixed rate 63 - (iv) By sector 63 - Financial, insurance and other services 17,124 25,080		·			
Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector 17,124 25,080 Financial, insurance and other services 17,124 25,080 Household sector 63 - The Bank (i) By type 17,187 25,080 (ii) By type of customer 17,124 25,080 Corporate 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity 17,124 25,080 Fixed rate 63 - (iv) By sector 63 - Financial, insurance and other services 17,124 25,080		(iii) By interest/profit rate sensitivity			
(iv) By sector 17,124 25,080 Financial, insurance and other services 17,124 25,080 Household sector 63 - The Bank (i) By type Loans/financing 17,187 25,080 (ii) By type of customer Corporate 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector 63 - Financial, insurance and other services 17,124 25,080			17,124	25,080	
Financial, insurance and other services 17,124 25,080 Household sector 63 - The Bank (i) By type - Loans/financing 17,187 25,080 (ii) By type of customer 0 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity 17,124 25,080 Fixed rate 17,124 25,080 Fixed rate 63 - (iv) By sector 63 - Financial, insurance and other services 17,124 25,080		Fixed rate	63		
Household sector 63					
The Bank (i) By type Loans/financing 17,187 25,080 (ii) By type of customer 25,080 Corporate 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity 17,124 25,080 Fixed rate 17,124 25,080 (iv) By sector 63 - Financial, insurance and other services 17,124 25,080				25,080	
(i) By type 17,187 25,080 (ii) By type of customer 25,080 Corporate 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity 17,124 25,080 Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector 63 - Financial, insurance and other services 17,124 25,080		Household sector	63	-	
Loans/financing 17,187 25,080 (ii) By type of customer Corporate 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector Financial, insurance and other services 17,124 25,080					
(ii) By type of customer Corporate Individual Individual Ciii) By interest/profit rate sensitivity Floating rate Fixed rate Fixed rate (iv) By sector Financial, insurance and other services 17,124 25,080 17,124 25,080			17 187	25.080	
Corporate Individual 17,124 25,080 Individual 63 - (iii) By interest/profit rate sensitivity 17,124 25,080 Fixed rate 63 - (iv) By sector Financial, insurance and other services 17,124 25,080		-	17,107	23,000	
Individual 63 - (iii) By interest/profit rate sensitivity Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector Financial, insurance and other services 17,124 25,080			17 124	25 080	
(iii) By interest/profit rate sensitivity Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector Financial, insurance and other services 17,124 25,080				-	
Floating rate 17,124 25,080 Fixed rate 63 - (iv) By sector Financial, insurance and other services 17,124 25,080		(iii) By interest/profit rate sensitivity			
(iv) By sector Financial, insurance and other services 17,124 25,080			17,124	25,080	
Financial, insurance and other services 17,124 25,080		Fixed rate	63		
Household sector 63 -				25,080	
		Household sector	63		

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

12. Receivables, deposits and prepayments

		Current Financial 2nd Quarter 31.12.2024 <u>RM '000</u>	Previous Financial Year Ended 30.6.2024 <u>RM '000</u>
<u>The</u> <u>Trac</u>	<u>Group</u>		
	de receivables	17,074	18,103
Non	<u>-trade</u>		
	er receivables	12,447	18,262
Dep	osits and prepayments	13,598	4,648
		26,045	22,910
		43,119	41,013
<u>The</u> Trac	<u>Bank</u> d <u>e</u>		
Trac	de receivables	1,975	4,211
<u>Non</u>	<u>-trade</u>		
Othe	er receivables	3,370	5,713
Dep	osits and prepayments	1,789	2,628
		5,159	8,341
		7,134	12,552
13. Inta	ngible asset		
		Current Financial 2nd Quarter 31.12.2024 <u>RM '000</u>	Previous Financial Year Ended 30.6.2024 <u>RM '000</u>
<u>The</u>	Group		
	chant bank license	52,500	52,500
	dwill	6,222	6,937
	nputer software	1,009	-
Righ	nts to manage unit trust fund	-	218
		59,731	59,655
<u>The</u>	<u>Bank</u>		
Mer	chant bank license	52,500	52,500

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

14. Deposit from customers

. Deposit from customers	Current Financial	Previous Financial
	2nd Quarter	Year Ended
	31.12.2024	30.6.2024
	<u>RM '000</u>	<u>RM '000</u>
The Group		
(i) By type of deposit		
Fixed deposits	3,488,349	4,056,370
Qard deposits	73,475	1,387,588
Commodity Murabahah	1,565,720	372,384
	5,127,544	5,816,342
(ii) By type of customers	·	
Government and statutory bodies	2,410,251	2,851,139
Business enterprise	960,968	934,129
Domestic Non-Bank Financial Institutions	1,450,049	1,779,885
Individuals	306,276	251,189
	5,127,544	5,816,342
(iii) The maturity structure of term deposits		
Due within three months	5,120,852	5,809,294
Three months to one year	6,692	7,048
	5,127,544	5,816,342
The Bank	·	
(i) By type of deposit		
Fixed deposits	3,732,885	4,094,571
Qard deposits	73,475	1,387,588
Commodity Murabahah	1,565,720	372,384
	5,372,080	5,854,543
(ii) By type of customers		
Government and statutory bodies	2,410,251	2,851,139
Business enterprise	1,164,093	936,136
Non-Bank Financial Institutions	1,491,460	1,816,079
Individuals	306,276	251,189
	5,372,080	5,854,543
(iii) The maturity structure of term deposits		
Due within three months	5,365,388	5,847,495
Three months to one year	6,692	7,048
	5,372,080	5,854,543

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

15. Deposits and placements of banks and other financial institutions

		Current Financial 2nd Quarter	Previous Financial Year Ended
		31.12.2024	30.6.2024
		RM '000	RM '000
	The Group	<u>1411 555</u>	<u>1111 000</u>
	Bank Negara Malaysia	1,640,073	460,823
	Licensed banks	296,125	625,080
		1,936,198	1,085,903
	The Bank		
	Bank Negara Malaysia	1,640,073	460,823
	Licensed banks	296,125	625,080
		1,936,198	1,085,903
16	Other liabilities		
10.	The Group Trade	Current Financial 2nd Quarter 31.12.2024 <u>RM '000</u>	Previous Financial Year Ended 30.6.2024 RM '000
	Balance due to clients and brokers	17,613	43,098
	Non-trade Other payables and accruals	18,262	31,451
		35,875	74,549
	The Bank		
	Other payables and accruals	12,345	10,540
		12,345	10,540
		<u> </u>	

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

17. Interest Income

	Individual	Quarter	Cumulativ	e Quarter	
	Current	Previous	Current	Previous	Previous
	Financial	Financial	Financial	Financial	Financial
	2nd Quarter	2nd Quarter	Year-to-date	Year-to-date	Year-to-date
	31.12.2024	31.12.2023	31.12.2024	31.12.2023	30.6.2024
	<u>RM '000</u>				
The Group					
Fair value through other comprehensive					
income financial assets	34,731	39,174	65,568	80,426	141,104
Financial assets at amortised cost	11,987	11,140	23,906	22,396	46,872
Money at call and deposits and					
placements with banks and other financial institutions	13,863	10,338	27,260	22,546	58,733
Loans, advances and financing	342	564	784	1,191	2,308
Fair value through profit or loss	042	004	704	1,101	2,000
financial assets	9,305	9,912	13,235	16,871	24,159
	70 220	74 400	420.752	442.420	272.476
	70,228	71,128	130,753	143,430	273,176
<u>The Bank</u>					
Fair value through other comprehensive					
income financial assets	34,732	39,174	65,568	80,426	141,104
Financial assets at amortised cost	11,987	11,140	23,906	22,396	46,872
Money at call and deposits and					
placements with banks and other					
financial institutions	13,805	10,265	27,135	22,383	58,432
Loans, advances and financing	341	620	783	1,300	2,308
Fair value through profit or loss	0.205	0.040	42.005	46.074	04.450
financial assets	9,305	9,912	13,235	16,871	24,159
	70,170	71,111	130,627	143,376	272,875

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

18. Interest Expenses

	Individual	Quarter	Cumulative Quarter		
	Current	Previous	Current	Previous	Previous
	Financial	Financial	Financial	Financial	Financial
	2nd Quarter	2nd Quarter	Year-to-date	Year-to-date	Year-to-date
	31.12.2024	31.12.2023	31.12.2024	31.12.2023	30.6.2024
	RM '000	RM '000	<u>RM '000</u>	RM '000	RM '000
The Group					
Deposits and placements of banks and					
other financial institutions	10,293	6,191	18,049	11,744	24,785
Deposit from customers	33,259	35,527	65,569	66,703	140,322
Interest on Repo Margin	11,577	15,391	17,895	25,668	39,088
Others	25	8	60	15	25
	55,154	57,117	101,573	104,130	204,220
The Deals					
<u>The Bank</u>					
Deposits and placements of banks and					
other financial institutions	10,293	6,191	18,049	11,744	24,785
Deposit from customers	34,720	36,353	67,364	68,244	141,361
Interest on Repo Margin	11,577	15,391	17,895	25,668	39,088
	56,590	57,935	103,308	105,656	205,234

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

19. Other Operating Income

	Individual	Quarter	Cumulative Quarter		
	Current	Previous	Current	Previous	Previous
	Financial	Financial	Financial	Financial	Financial
	2nd Quarter	2nd Quarter	Year-to-date	Year-to-date	Year-to-date
	31.12.2024	31.12.2023	31.12.2024	31.12.2023	30.6.2024
	RM '000	<u>RM '000</u>	<u>RM '000</u>	<u>RM '000</u>	RM '000
The Group					
Fees income					
Agency fees	1,084	5,744	1,084	5,744	6,321
Underwriting fees	619	1,465	1,199	1,465	1,822
Corporate advisory fees	1,675	3,260	6,289	3,980	8,665
Commitment fees	-	-	_	_	4
Management fees	11,047	6,194	26,057	11,554	33,638
<u>.</u>	14,425	16,663	34,629	22,743	50,450
Net income from securities					
Net realised gain/(loss) from FVTPL					
financial assets	837	4,172	4,033	6,299	16,022
Net realised gain from FVOCI		,	,	,	-,-
financial assets	577	4,914	497	(607)	41,786
Net unrealised fair value gain/(loss)				, ,	
on FVTPL financial assets	(1,649)	7,158	(8,435)	552	(570)
	(235)	16,244	(3,905)	6,244	57,238
Other income					
Realised gain on disposal of					
investment in associate	-	-	-	-	1,798
Net realised gain on foreign	(()		.		
currency exchange	(100)		(1,851)	101	516
Net realised loss on trading of derivatives	19	157	116	(193)	(57)
Net unrealised gain/(loss) on foreign	(4.4.400)	0.050		4 =00	400
currency exchange	(14,420)	2,652	8,269	1,789	460
Net unrealised gain/(loss) on fair value	7.004	4 0 4 0	0.004	200	(4.000)
of derivatives	7,864	1,616	3,221	600	(1,096)
Dividend income	-	-	20	40	40
Distribution income	50	76	753	158	761
Brokerage earned	315	139	603	319	748
Gain on sales of property and equipment	-	-	4 750	-	889
Gain on sales of investment in subsidiaries	-	-	4,756	-	-
Others	402	16,309	1,255	16,583	2,141
	(5,870)	21,066	17,142	19,397	6,200
	8,320	53,973	47,866	48,384	113,888

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

19. Other Operating Income (continued)

	Individual	Quarter	Cumulative Quarter		
	Current	Previous	Current	Previous	Previous
	Financial	Financial	Financial	Financial	Financial
	2nd Quarter	2nd Quarter	Year-to-date	Year-to-date	Year-to-date
	31.12.2024	31.12.2023	31.12.2024	31.12.2023	30.6.2024
<u>The Bank</u>	<u>RM '000</u>	<u>RM '000</u>	<u>RM '000</u>	RM '000	<u>RM '000</u>
Fees income					
Agency fees	1,084	5,744	1,084	5,744	6,321
Underwriting fees	619	1,465	1,199	1,465	1,822
Corporate advisory fees	1,675	3,260	6,289	3,980	8,664
Commitment fees	-	1	-	3	4
	3,378	10,470	8,572	11,192	16,811
N. d. Santa Company (Company)					
Net income from securities Net gain/(loss) from FVTPL					
financial assets	488	4,160	693	5,429	8,324
Net gain from FVOCI	100	1,100	000	0,120	0,021
financial assets	577	4,914	497	(607)	41,786
Net unrealised gain/(loss) on revaluation					
of FVTPL financial assets	(4,450)	6,574	(5,760)	257	403
	(3,385)	15,648	(4,570)	5,079	50,513
Other income					
Net realised gain/(loss) on					
foreign currency	(61)	117	(1,812)	101	515
Net realised gain/(loss) on trading	(- /		(, - ,		
of derivatives	19	157	116	(193)	(57)
Net unrealised gain/(loss) on					
foreign currency	(14,420)	2,652	8,269	1,789	460
Net unrealised gain/(loss) on fair value					// >
of derivatives	7,864	1,616	3,221	600	(1,096)
Dividend income	-	-	20	40	1,782
Gain on sales of property and equipment	-	40.050	-	-	889
Others	127	16,358	1,121	16,421	1,852
	(6,471)	20,900	10,935	18,758	4,345
	(6,478)	47,018	14,937	35,029	71,669

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

20. Other Operating Expenses

	Individual	Quarter	Cumulativ	e Quarter	
	Current	Previous	Current	Previous	Previous
	Financial	Financial	Financial	Financial	Financial
	2nd Quarter	2nd Quarter	Year-to-date	Year-to-date	Year-to-date
	31.12.2024	31.12.2023	31.12.2024	31.12.2023	30.6.2024
	RM '000	RM '000	RM '000	RM '000	RM '000
The Group					
Establishment related expenses					
Rental of premises	12	12	24	22	46
Equipment rental	372	417	765	783	1,523
Depreciation of property, plant and					,
equipment	1,360	1,227	2,699	2,327	4,899
Depreciation right of use assets	1,313	1,361	2,627	2,648	4,775
Repair and maintenance	806	411	1,395	811	1,963
Fixed asset written off	(12)		-	-	16
Others	130 [°]	63	254	149	354
	2.004	2.404	7.704	6.740	40.576
	3,981	3,491	7,764	6,740	13,576
Promotion and marketing related expenses					
Advertising, travelling and	404	440	007	400	407
entertainment	104	110	227	192	427
Brokerages fees	145	142	268	308	659
Others	16	3,064	38	3,154	3,322
	265	3,316	533	3,654	4,408
General administrative expenses					
Auditors' remuneration	42	52	42	52	703
Maintenance expenses	4,619		9,694	4,298	11,434
Printing and stationeries	130	126	212	189	424
Professional fees	6,296	4,505	7,765	6,001	12,151
Bank charges	216	223	421	409	872
Commission	3,089	1,277	11,018	2,293	13,066
Management fees	326	230	492	393	494
Subscription fee	4,430	5,934	6,875	7,549	13,555
Interest on lease	144	257	369	526	932
Others	571	525	1,781	1,478	3,386
<u> </u>	19,863	13,696	38,669	23,188	57,017
Personnel expenses					
Salaries, bonus, allowances and					
overtime	16,387	10,622	26,928	20,880	40,224
Directors' fees, salaries and	.0,001	. 5,522	20,020	23,000	. 0,227
allowances	6	6	12	12	772
EPF and SOCSO	1,977	1,230	3,291	2,423	4,544
Others	2,578	617	3,825	1,165	4,584
	20,948	12,475	34,056	24,480	50,124
•					
:	45,057	32,978	81,022	58,062	125,125

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

20. Other Operating Expenses (continued)

o. Other Operating Expenses (continued)	Individual Current Financial 2nd Quarter 31.12.2024 <u>RM '000</u>	Quarter Previous Financial 2nd Quarter 31.12.2023 RM '000	Cumulativ Current Financial Year-to-date 31.12.2024 RM '000	re Quarter Previous Financial Year-to-date 31.12.2023 RM '000	Previous Financial Year-to-date 30.6.2024 RM '000
The Bank					
Establishment related expenses Equipment rental	372	415	764	780	1,517
Depreciation of property, plant and equipment Depreciation right of use assets	1,184 822	1,096 1,084	2,356 1,645	2,072 2,093	4,349 3,254
Repair and maintenance Others	242 131	39 91	343 254	52 150	233 354
	2,751	2,725	5,362	5,147	9,707
<u>Promotion and marketing related expenses</u> Advertising, travelling and					
entertainment	85	67	175	129	292
Brokerages fees	145	142	268	308	659
Others	12	3,055	21	3,137	3,157
-	242	3,264	464	3,574	4,108
General administrative expenses					
Auditors' remuneration	33	49	33	49	418
Maintenance expenses	1,244	321	2,227	1,063	2,549
Printing and stationeries	101	95	161	129	280
Professional fees	536	218	729	589	4,598
Bank charges	211	221	412	404	856
Subscription fee	149 152	177 196	273 313	274 405	957 660
Interest expense on lease Impairment in investment in subsidiaries	132	190	313	403	3,179
Others	208	142	673	586	1,749
	2,634	1,419	4,821	3,499	15,246
<u>Personnel expenses</u> Salaries, bonus, allowances and					
overtime Directors' fees, salaries and allowances	13,793	7,753	22,257	15,350	28,243 470
EPF and SOCSO	1,713	976	2,784	1,931	3,581
Others	1,529	576	1,955	1,096	2,348
	17,035	9,305	26,996	18,377	34,642
	22,662	16,713	37,643	30,597	63,703

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

21. Discontinuing Operations

g	Individua	Quarter	Cumulati	ve Quarter	
	Current	Previous	Current	Previous	Previous
	Financial	Financial	Financial	Financial	Financial
	2nd Quarter	2nd Quarter	Year-to-date	Year-to-date	Year-to-date
	31.12.2024 RM '000	31.12.2023 RM '000	31.12.2024 RM '000	31.12.2023 RM '000	30.6.2024 RM '000
	<u>1111 000</u>	<u> </u>	<u>1111 000</u>	<u>1111 000</u>	<u>1XIVI 000</u>
The Group					
Statement of Profit or Loss					
Interest income	-	(39)	-	-	28
Gross Profit		(39)			28
Other operating income	-	10,052	-	13,854	15,742
Other operating expenses	-	10,013 (8,099)	-	13,854 (13,295)	15,770 (14,983)
Other operating expenses	-	(0,099)	-	(13,293)	(14,903)
Loss before tax	-	1,914	_	559	787
Taxation	-	(396)	-	(396)	(489)
Gain on disposal of subsidiaries					86,028
Loss for the financial year		1,518		163	86,326
Loss for the financial year attributable to					
- the Bank	-	1,518	-	163	86,326
	-	1,518	_	163	86,326
				Current	Previous
				Financial	Financial
				Curent Quarter 31.12.2023	Year-to-date 30.6.2024
				S1.12.2023 RM '000	30.6.2024 RM '000
Statement of Cash Flows				TAW OOO	<u> 1411 000</u>
The net cash inflow arising from the disposa	al is as follow	s:			
Net assets disposed				-	58,672
Gain on disposal of subsidiaries				-	86,028
Sales consideration					144,700
Less : Deferred consideration					(3,904)
Net cash inflow on disposal of subsidiaries					140,796

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

22. Commitment and contingencies

· · · · · · · · · · · · · · · · · · ·								
	Current Financial			Р	Previous Financial			
		2nd Quarter			Year Ended			
	←	31.12.2024		◀	30.6.2024			
		Credit	Risk		Credit	Risk		
	Principal	equivalent	weighted	Principal	equivalent	weighted		
	amount	amount	amount	amount	amount	amount		
The Group / The Bank	<u>RM'000</u>	RM'000	RM'000	RM'000	RM'000	RM'000		
Transaction related contigent items	2,909	1,455	1,455	3,068	1,534	1,534		
Underwriting obligations	2,918	1,459	1,459	3,422	1,711	1,711		
Foreign exchange related contracts	195,708	2,612	522	70,065	474	95		
	201,535	5,526	3,436	76,555	3,719	3,340		
•	•	·			•			

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

23. Capital adequacy

The capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia's revised Risk Weighted Capital Adequacy Framework (RWCAF-Basel II) and Capital Adequacy Framework (Capital Component). The Group and the Bank have adopted the Standardised Approach for Credit Risk and Market Risk, and the Basic Indicator Approach for Operational Risk.

	Credit Risk	Market Risk	Operational Risk
	Standardised	Standardised	Basic Indicator
Approach	Approach	Approach	Approach

i) The capital adequacy ratios of the Group and the Bank is as follows:

	Current Financial	Previous Financial
	2nd Quarter	Year Ended
	31.12.2024	30.6.2024
The Group	<u>RM '000</u>	<u>RM '000</u>
Common Equity Tier 1 Capital		
Paid-up share capital	80,000	80,000
Regulatory reserve	19,504	24,803
FVOCI reserve	6,683	1,942
Other reserve	1,426	1,426
Merger reserve	421	421
Currency reserve	3,782	3,795
SPI working funds	105,000	105,000
Retained profits	1,095,015	1,134,603
Regulatory adjustments applied in the calculation of CET1 Capital	(82,834)	(85,525)
Common Equity Tier 1 Capital	1,228,997	1,266,465
Tier 2 Capital		
General provision	5,877	8,356
Total Tier 2 Capital	5,877	8,356
Total Capital	1,234,874	1,274,821
Total risk-weighted assets	1,558,899	1,446,804
Common Equity Tier 1 Capital Tier 1 Capital Total Capital	78.838% 78.838% 79.214%	87.535% 87.535% 88.113%

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

23. Capital adequacy (continued)

i) The capital adequacy ratios of the Group and the Bank is as follows (continued):

<u>The Bank</u>	Current Financial 2nd Quarter 31.12.2024 RM '000	Previous Financial Year Ended 30.6.2024 RM '000
Common Equity Tier 1 Capital Paid-up share capital Regulatory reserve FVOCI reserve SPI working funds Retained profits Regulatory adjustments applied in the calculation of CET1 Capital	80,000 19,504 8,365 105,000 1,091,217 (466,358)	80,000 24,803 3,666 105,000 1,130,805 (269,072)
Common Equity Tier 1 Capital / Tier 1 Capital <u>Tier 2 Capital</u> General provisions	<u>837,728</u> 5,763	1,075,202 8,168
Total Teir II capital Total Capital	5,763 843,491	8,168 1,083,370
Total risk-weighted assets	1,250,958	1,138,215
Common Equity Tier 1 Capital Tier 1 Capital Total Capital	66.967% 66.967% 67.428%	94.464% 94.464% 95.181%

ii) Breakdown of gross risk weighted assets in various categories of risk weights are as follows:

	Current Financial	Previous Financial
	2nd Quarter	Year Ended
	31.12.2024	30.6.2024
The Group	RM '000	RM '000
Credit risk	470,189	668,504
Market risk	744,176	442,784
Operational risk	344,534	335,516
Total risk weighted assets	1,558,899	1,446,804
The Bank		
Credit risk	461,057	653,473
Market risk	578,902	273,877
Operational risk	210,999	210,865
Total risk weighted assets	1,250,958	1,138,215

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

24. Operation of Islamic Banking (Skim Perbankan Islam (SPI))

Statement of Financial Position As at 31 December 2024

	Note	Current Financial 2nd Quarter 31.12.2024 <u>RM '000</u>	Previous Financial Year Ended 30.6.2024 <u>RM '000</u>
ASSETS			
Cash and short term funds	а	400,190	400,085
Statutory deposits with Bank Negara Malaysia		38,000	20,000
Financial assets at fair value through profit or loss	b	20,258	-
Financial assets at fair value through other			
comprehensive income	С	1,162,033	1,258,622
Financial assets at amortised cost	d	373,736	374,189
Other receivables		1	1
TOTAL ASSETS		1,994,218	2,052,897
LIABILITIES Deposit from customers Deposit from placements of banks and other financial institutions Other liabilities Provision for zakat Deferred tax liabilities Total liabilities	e f g	1,639,195 55,027 3,067 388 3,876 1,701,553	1,759,972 - 8,599 863 3,189 1,772,623
ISLAMIC BANKING CAPITAL FUNDS			
Islamic banking funds		105,000	105,000
Reserves		187,665	175,274
Total islamic banking capital funds		292,665	280,274
TOTAL LIABILITIES AND ISLAMIC BANKING			
CAPITAL FUNDS		1,994,218	2,052,897

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

24. Operation of Islamic Banking (Skim Perbankan Islam (SPI)) (continued)

Statement of Comprehensive Income For the second quarter ended 31 December 2024

		Individual	Quarter	Cumulativ	e Quarter	
		Current	Previous	Current	Previous	Previous
		Financial 2nd Quarter	Financial 2nd Quarter	Financial Year-to-date	Financial Year-to-date	Financial Year-to-date
		31.12.2024	31.12.2023	31.12.2024	31.12.2023	30.6.2024
	Note	RM '000	RM '000	RM '000	RM '000	RM '000
learner desired forms increased						
Income derived from investment		24 624	22 452	47.007	44 427	00 022
of depositors' funds and others	h	24,634	23,452	47,097	44,437	88,933
Less : Income attributable to depositors	i -	(17,560)	(14,907)	(33,534)	(26,051)	(53,673)
Net income		7,074	8,545	13,563	18,386	35,260
Other operating expenses	j	(59)	(60)	(120)	(118)	(239)
Income from operations	-	7,015	8,485	13,443	18,268	35,021
Allowance for credit impairment loss		-	(286)	1,601	(1,652)	(1,543)
Income before taxation and zakat	-	7,015	8,199	15,044	16,616	33,478
Tax expense		(1,476)	(1,544)	(3,019)	(3,892)	(7,913)
Zakat		(181)	(212)	(388)	(429)	(863)
Net profit for the financial year	-	5,358	6,443	11,637	12,295	24,702
Other comprehensive income:						
Available-for-sale financial assets						
 Net unrealised gain/(loss) on revaluation Income tax relating to net 		(4,397)	13,249	(879)	9,221	4,035
fair value changes		1,055	(3,180)	211	(2,213)	(968)
- Expected credit loss			(207)	1,422	(1,273)	(1,364)
Other comprehensive income for the financial year, net of tax	_	(3,342)	9,862	754	5,735	1,703
Total comprehensive income						
for the financial year	-	2,016	16,305	12,391	18,030	26,405

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

24. Operation of Islamic Banking (Skim Perbankan Islam (SPI)) (continued)

Statements of Changes in Equity
For the second quarter ended 31 December 2024

	Non-distributable <u>Distributable</u> Islamic			<u>Distributab</u>	<u>le</u>
	Banking Fund RM '000	Regulatory reserve <u>RM '000</u>	FVOCI reserve RM '000	Retained Earnings RM '000	Total <u>RM '000</u>
Balance as at 1 July 2024	105,000	6,548	11,521	157,205	280,274
Comprehensive income: Net profit for the financial period	-	-	-	11,637	11,637
Other comprehensive income: Financial assets at FVOCI			(070)		(070)
Net unrealised fair value gainIncome tax relating to net fair value changes	-	-	(879) 211	-	(879) 211
- Expected credit loss	_	-	1,422	-	1,422
Regulatory reserve	-	1,849	-	(1,849)	-
Total comprehensive income for the financial year	-	1,849	754	9,788	12,391
As at 31 December 2024	105,000	8,397	12,275	166,993	292,665
		<u>tributable</u>		<u>Distributab</u>	<u>le</u>
	Islamic Banking Fund <u>RM '000</u>	Regulatory reserve <u>RM '000</u>	FVOCI reserve RM '000	Retained Earnings RM '000	Total <u>RM '000</u>
Balance as at 1 July 2023	Banking Fund	reserve	reserve	Earnings	
Balance as at 1 July 2023 Comprehensive income: Net profit for the financial year	Banking Fund <u>RM '000</u>	reserve RM '000	reserve RM '000	Earnings RM '000	RM '000
Comprehensive income: Net profit for the financial year Other comprehensive income: Financial assets at FVOCI - Net unrealised fair value gain - Income tax relating to net fair value changes - Expected credit loss	Banking Fund <u>RM '000</u>	reserve <u>RM '000</u> 2,824	reserve RM '000	Earnings RM '000 186,227 24,702	RM '000 303,869
Comprehensive income: Net profit for the financial year Other comprehensive income: Financial assets at FVOCI - Net unrealised fair value gain - Income tax relating to net fair value changes - Expected credit loss Regulatory reserve	Banking Fund <u>RM '000</u>	reserve RM '000 2,824 - - - 3,724	reserve <u>RM '000</u> 9,818 - 4,035 (968) (1,364) -	Earnings RM '000 186,227 24,702 - - (3,724)	RM '000 303,869 24,702 4,035 (968) (1,364) -
Comprehensive income: Net profit for the financial year Other comprehensive income: Financial assets at FVOCI - Net unrealised fair value gain - Income tax relating to net fair value changes - Expected credit loss Regulatory reserve Total comprehensive income for the financial year	Banking Fund <u>RM '000</u>	reserve <u>RM '000</u> 2,824	reserve RM '000 9,818 - 4,035 (968)	Earnings RM '000 186,227 24,702 - - (3,724) 20,978	RM '000 303,869 24,702 4,035 (968) (1,364) - 26,405
Comprehensive income: Net profit for the financial year Other comprehensive income: Financial assets at FVOCI - Net unrealised fair value gain - Income tax relating to net fair value changes - Expected credit loss Regulatory reserve	Banking Fund <u>RM '000</u>	reserve RM '000 2,824 - - - 3,724	reserve <u>RM '000</u> 9,818 - 4,035 (968) (1,364) -	Earnings RM '000 186,227 24,702 - - (3,724)	RM '000 303,869 24,702 4,035 (968) (1,364) -

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

24. Operation of Islamic Banking (Skim Perbankan Islam (SPI)) (continued)

a) Cash and short term funds		
a, such and chort torm runds	Current Financial	Previous Financial
	2nd Quarter	Year Ended
	31.12.2024	30.6.2024
	RM '000	RM '000
(i) Cash and balances with banks and		
other financial institutions	190	263
Deposits and placements with financial institutions,		
with original maturity of less than 3 months	200,000	200,000
y 2	200,190	200,263
Expected credit losses		(101)
Cash and cash equivalents	200,190	200,162
outh and outh equivalence	200,100	200,102
(ii) Deposits and placement with financial institutions,		
with original maturity of more than 3 months	200,000	200,000
Expected credit losses	-	(77)
Exposion or our rossos	200,000	199,923
		100,020
Total	400,190	400,085
Total	400,100	400,000
b) Financial assets at fair value through profit or loss		
	Current Financial	Previous Financial
	2nd Quarter	Year Ended
	31.12.2024	30.6.2024
	<u>RM '000</u>	<u>RM '000</u>
At fair value:		
Islamic Malaysian government investment issue	20,258	-
	20,258	_
		
c) Financial assets at fair value through other comprehensive		
	Current Financial	Previous Financial
	RM '000	Year Ended
	31.12.2024	30.6.2024
	<u>RM '000</u>	<u>RM '000</u>
At fair value:		
Islamic Corporate Notes	24,791	-
Islamic debt securities	610,642	611,555
Islamic Malaysian Government investment issue	526,600	647,067
	1,162,033	1,258,622
d) Financial assets at amortised cost		
	Current Financial	Previous Financial
	RM '000	Year Ended
	31.12.2024	30.6.2024
	RM '000	<u>RM '000</u>
At fair value:		
Islamic Malaysian Government investment issue	373,736	374,189
	373,736	374,189

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

24. Operation of Islamic Banking (Skim Perbankan Islam (SPI)) (continued)

e) Deposits from customers		
	Current Financial 2nd Quarter	Previous Financial Year Ended
	31.12.2024	30.6.2024
m	<u>RM '000</u>	<u>RM '000</u>
(i) By type of deposit Qard deposits	73,475	1,387,588
Commodity Murabahah	1,565,720	372,384
Commonly Marabanan	1,000,720	072,001
	1,639,195	1,759,972
(ii) By type of customers		
Government and statutory bodies	523,535	1,091,275
Business enterprise	725,843	290,359
Domestic Non-Bank Financial Institutions	388,264	376,812
Individuals	1,553	1,526
	1,639,195	1,759,972
(iii) The maturity structure of term deposits		
Due within three months	1,639,195	1,759,972
Three months to one year		
	1,639,195	1,759,972
f) Deposit from placements of banks and other fina	ncial institutions	
	Current Financial	Previous Financial
	2nd Quarter	Year Ended
	31.12.2024	30.6.2024
	<u>RM '000</u>	<u>RM '000</u>
Licensed banks	5,000	-
Commodity Murabahah	50,027	-
	55,027	
g) Other liabilities		
3,		
	Current Financial	Previous Financial
	2nd Quarter	Year Ended
	31.12.2024	30.6.2024
	<u>RM '000</u>	<u>RM '000</u>
Other payables and accruals	3,067	8,599
	3,067	8,599

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

24. Operation of Islamic Banking (Skim Perbankan Islam (SPI)) (continued)

h) Income derived from investment of depositors' fund and others

	Individua	l Quarter	Cumulativ	e Quarter	
	Current	Previous	Current	Previous	Previous
	Financial	Financial	Financial	Financial	Financial
	2nd Quarter	2nd Quarter	Year-to-date	Year-to-date	Year-to-date
	31.12.2024	31.12.2023	31.12.2024	31.12.2023	30.6.2024
	RM '000	RM '000	RM '000	RM '000	RM '000
Income derived from investment of					
General Investment deposits	23,372	22,262	45,835	39,631	74,337
·	l 				
Finance income and hibah					
Placement with financial institutions	5,548	8,364	10,718	15,612	27,215
FVTPL financial assets	234	-	234	-	75
FVOCI financial assets	13,269	9,589	26,276	17,197	31,678
AC financial assets	4,321	4,309	8,607	6,822	15,369
T 4-1 C 2 11 % - 1	00.070	00.000	45.005	00.004	74.007
Total finance income and hibah	23,372	22,262	45,835	39,631	74,337
Other energting income					
Other operating income Gain from sales of FVPTL financial assets	386		386		95
Gain from sales of FVOCI financial assets	659	1,190	659	4,806	14,501
Net unrealised gain/(loss) on revaluation	039	1,190	039	4,000	14,501
of FVTPL financial assets	217		217		
OF TYTE IIIIancial assets	217	-	217	-	-
	24,634	23,452	47,097	44,437	88,933
i) Income attributable to depositors					
	Individua	l Quarter	Cumulativ	e Quarter	
	Current	Previous	Current	Previous	Previous
	Financial	Financial	Financial	Financial	Financial
	2nd Quarter	2nd Quarter	Year-to-date	Year-to-date	Year-to-date
	31.12.2024	31.12.2023	31.12.2024	31.12.2023	30.6.2024
	RM '000	<u>RM '000</u>	<u>RM '000</u>	<u>RM '000</u>	RM '000
O - und .d - un :4-					
Qard deposits	0.053	10.460	20.205	10.016	40 442
Deposit from customers	8,053	10,469	20,285	18,916	42,113
Deposits and placements of banks and	100	1 005	047	0.070	0.545
other financial institutions	109	1,805	217	2,070	2,515
	8,162	12,274	20,502	20,986	44,628
Canada a Minababababababa 19		_			_
Commodity Murabahah deposits	0.405	0.447	40.055	4 000	7.040
Deposit from customers	8,435	2,117	10,955	4,098	7,349
Deposits and placements of banks and	000	E40	0.077	007	4.000
other financial institutions	963	516	2,077	967 F 06 F	1,696
	n one				
	9,398	2,633	13,032	5,065	9,045
	9,398	14,907	33,534	26,051	53,673

(Company No: 20657-W) (Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements (continued)

24. Operation of Islamic Banking (Skim Perbankan Islam (SPI)) (continued)

j) Other operating expenses

	Individual Quarter		Cumulative Quarter		
	Current	Previous	Current	Previous	Previous
	Financial	Financial	Financial	Financial	Financial
	2nd Quarter	2nd Quarter	Year-to-date	Year-to-date	Year-to-date
	31.12.2024	31.12.2023	31.12.2024	31.12.2023	30.6.2024
	RM '000	RM '000	RM '000	RM '000	RM '000
General administrative expenses					
Bank charges	41	36	74	64	130
Brokerages fees	18	24	46	54	109
	59	60	120	118	239